

COMPLAINTS HANDLING POLICY

The following is a summary of our Complaints Handling Policy. If you would like to request a copy of the full policy, please contact us.

Making a complaint

You should contact the Nationwide Super team if you have any concerns or complaints. Nationwide Super has an internal complaints handling process that will attempt to deal with your complaint about our operations or management quickly, fairly and efficiently.

You can make a complaint either verbally (by telephone or in person), or in writing (by letter, fax, email or the attached *Complaint Form*). Our contact details are:

Phone: 1800 025 241

Fax: 1800 839 774

Email: enquiries@nationwidesuper.com.au

Write to: Complaints Officer, PO Box 541
Charlestown NSW 2290

You may be asked to put the details of your complaint in writing, to ensure that all facts of the complaint are confirmed. We are able to provide assistance to help you write your complaint if necessary.

If you have a complaint about any financial advice that you have received relating to your Nationwide Super account, you should refer to the Financial Services Guide issued by the advice provider, for details on how to make a complaint to them directly.

How your complaint will be handled

We recognise that complaints provide the opportunity to improve the quality of the products, services and processes of Nationwide Super and have fostered the following member-focused approach to handling complaints:

- You will not be charged a fee for lodging a complaint;
- Each complaint will be addressed in an equitable and unbiased manner;
- Investigations of a complaint will always be objective;
- You will be treated courteously and be kept informed of the process of your complaint;
- You will be informed of the outcome of the complaint and the reason for this outcome; and
- Your personal information will be handled in accordance with the Nationwide Super Privacy Policy.

How we will respond to your complaint

Where we haven't been able to resolve your complaint to your satisfaction within 5 working days, we will write to you by the following (6th) working day to acknowledge receipt of your complaint, so you know we are investigating the matter. We will also contact you if the Complaints Officer requires any additional information about your complaint.

All complaints are taken seriously and will be investigated thoroughly. By law, we must consider and deal with your complaint within 90 days of receiving your complaint.

Once the Complaints Officer has made a decision regarding your complaint, we will write to you outlining the decision, the reasons for the decision or details on how you can request the reasons for the decision and provide you with information on your next options.

We will close a complaint either upon resolution, withdrawal by the complainant or due to lack of response from the complainant.

If you are not happy with the outcome

If you are not satisfied with our response to your complaint or we have not made a decision within 90 days, you may take your complaint to the external dispute resolution authority.

To lodge a complaint before 1 November 2018

You may take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body established by the Federal Government to help resolve certain complaints and disputes between superannuation fund members and beneficiaries and superannuation funds trustees.

The contact details for the SCT are:

Phone: 1300 884 114 or +61 3 8635 5580

Website: www.sct.gov.au

Email: info@sct.gov.au

Write to: Locked Bag 3060
Melbourne VIC 3001

Visit: Level 7, 120 Collins St
Melbourne VIC

Note

The SCT is only able to deal with a complaint after you have first approached Nationwide Super about the complaint and we have had 90 days to consider it, or unless you believe that Nationwide Super does not intend to deal with your complaint.

To lodge a complaint on or after 1 November 2018

You may take your complaint to the Australian Financial Complaints Authority (AFCA). However before raising a complaint with AFCA, we encourage members to utilise the complaints procedures of Nationwide Super.

AFCA has been established by the Federal Government to create a single complaints access point for all consumers and small businesses that is free, fast and has binding dispute resolution.

The contact details for AFCA are:

Phone: 1800 931 678 or +61 3 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

Write to: GPO Box 3
Melbourne VIC 3001

Time limits apply to some types of complaints that can be lodged with the SCT and AFCA. For example, a complaint about a decision for the payment of a total and permanent disablement (TPD) benefit can generally only be considered by the SCT or AFCA where you have submitted a TPD claim to Nationwide Super within two years of ceasing work due to the disability and you have lodged your complaint with the SCT or AFCA within four years of Nationwide Super's original decision.

Death benefit objections

Where you would like to object to the Trustee's proposed decision on how to allocate a death benefit payment, you have 28 days from receiving our letter to make an objection in writing.

If you are still not satisfied with the Trustee's decision after considering your objection, you may take your complaint to the SCT or AFCA within 28 days of receiving our letter advising the final decision for payment of a death benefit.

Where we do not notify you of the 28 day objection period, the time limit does not apply.

For more information...

 1800 025 241

 enquiries@nationwidesuper.com.au

 nationwidesuper.com.au

Issued by NSF Nominees Pty Limited ABN 29 053 228 667 AFSL 253129
Trustee of Nationwide Superannuation Fund (Nationwide Super) ABN 15 201 768 813



COMPLAINT FORM

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I have attached additional information relating to my complaint (please tick if applicable)

3. RESOLVING YOUR COMPLAINT:

Please outline how you would like your complaint to be resolved.

4. DECLARATION AND SIGNATURE:

By signing this form I am making the following statements:
- I declare that the information provided is true and correct. If there are any changes to this information, I will advise Nationwide Super as soon as possible.

	Signature
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Date:

Please return your completed form along with any other applicable documents to **Locked Bag 5215 Parramatta NSW 2124**

Contact Nationwide Super

P: 1800 025 241 **E:** enquiries@nationwidesuper.com.au **W:** nationwidesuper.com.au